IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

ANN M. BYBEL, M.D. : No. 09-0570-LS

.

Plaintiff,

:

vs.

:

METROPOLITAN LIFE
INSURANCE COMPANY;

LINCOLN NATIONAL LIFE INSURANCE COMPANY,

.

Defendants. : JURY TRIAL DEMANDED

PLAINTIFF'S ANSWER TO DEFENDANTS' AFFIRMATIVE DEFENSES

1. Denied.

- 2. Denied.
- 3. Denied.
- 4. Denied.

/s/ Michele S. Burkholder . .

JOSEPH F. RODA Atty. I.D. No. 20615

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DATED: May 7, 2009

CERTIFICATE OF SERVICE

I hereby certify that the foregoing Plaintiff's Answer to Defendants'
Affirmative Defenses was filed electronically and is available for viewing and downloading from the Court's ECF system. Service on the following was accomplished by such electronic filing:

Douglas F. Johnson, Esquire EARP COHN P.C. 1725 Spruce Street Philadelphia, Pennsylvania 19103-6149.

/s/ Michele S. Burkholder
MICHELE S. BURKHOLDER

May 7, 2009